



Opening doors. Changing lives.

# COMMUNITY INVESTMENT TAX CREDIT PROPOSAL

November 9, 2017

**Section 1: Community or Constituency(ies) to be served by the organization**

Housing Solutions for Southeastern Massachusetts is the regional nonprofit housing agency for Southeastern Mass., with a service area that includes 53 cities and towns including all of Plymouth and Bristol counties and four towns in Norfolk County. The service area includes five Gateway Cities<sup>1</sup>, metro Boston suburban and ex-urban towns and rural communities.

The demographics of the region are summarized in the chart below:

**Demographic Information for Housing Solutions Region  
and its 3 Largest Gateway Cities - 11/7/17**

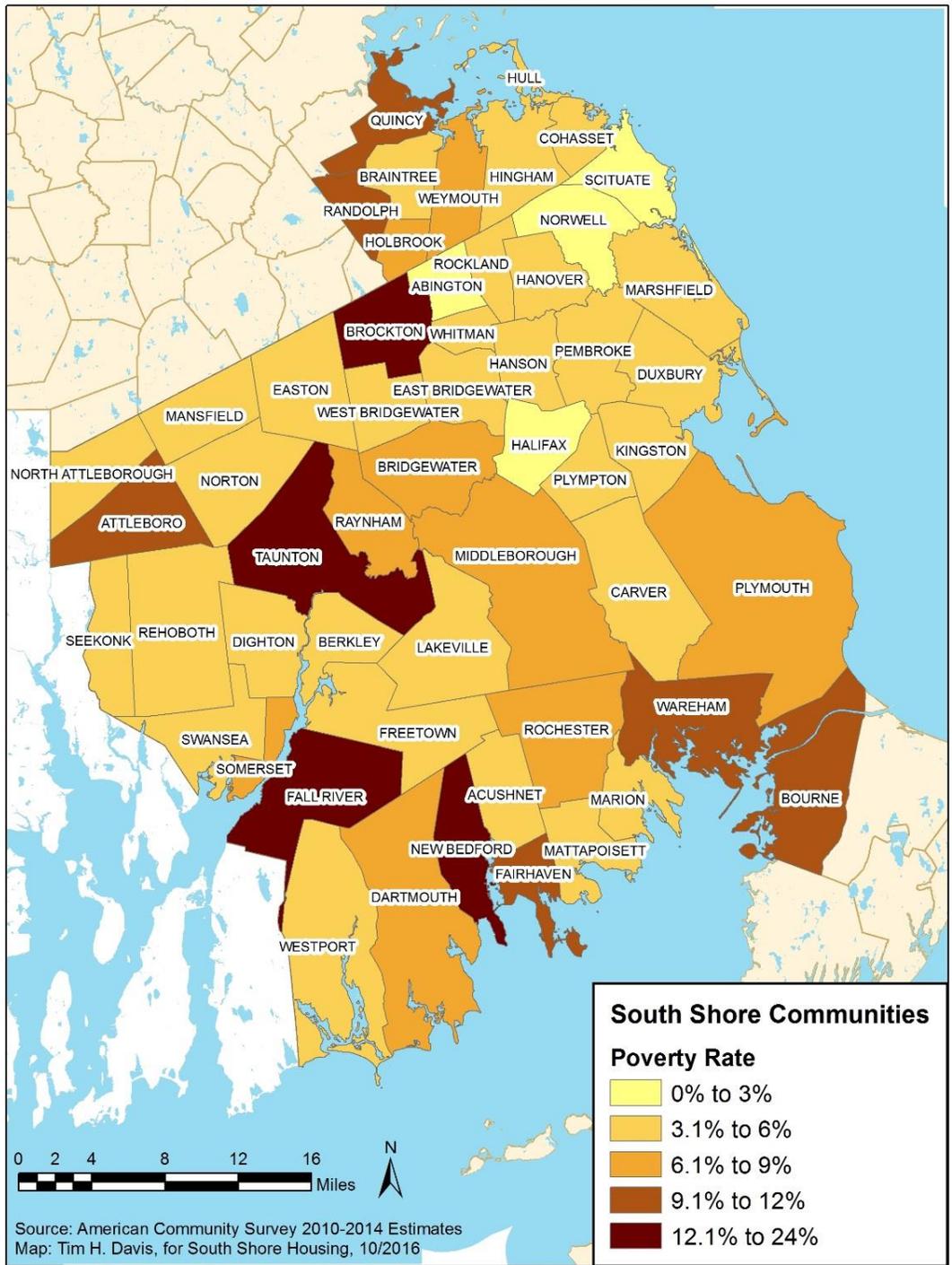
Demographic Categories	Southeastern MA Region	Brockton	New Bedford	Fall River
Population	1,157,214	94,092	94,929	88,943
% People of Color	14.6%	59.7%	35.1%	18.1%
Median Household Income	\$67,226	\$43,206	\$36,808	\$39,547
Housing Tenure:				
Owner-occupied	67.6%	49.7%	39.2%	33.2%
Tenant	32.9%	50.3%	60.8%	66.8%
Housing cost burdened (>35% of income)				
Homeowner	25.5%	36.4%	32.4%	27.0%
Tenant	43.2%	48.0%	43.7%	40.2%

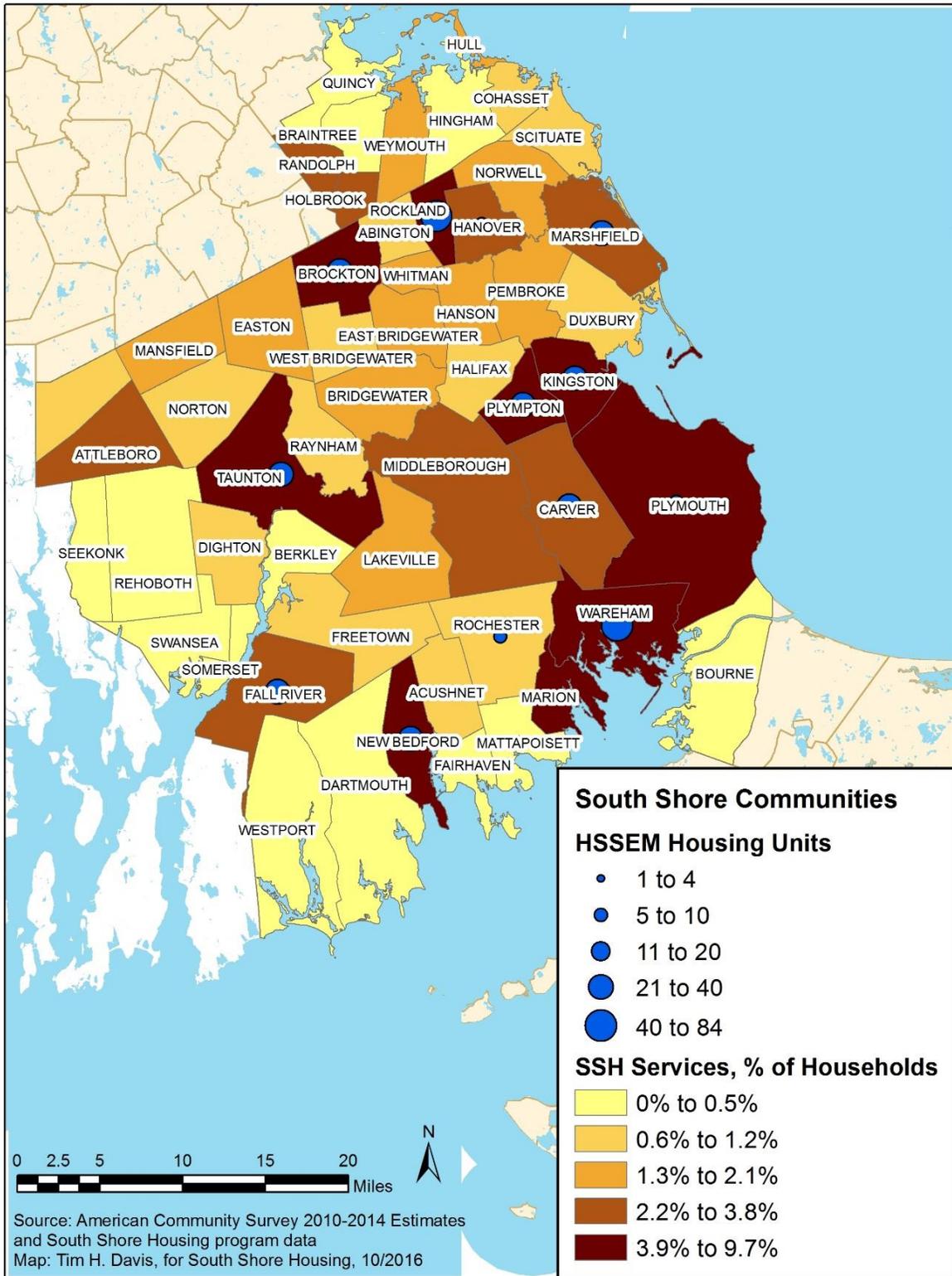
While Housing Solutions serves residents in all the municipalities in the region, our most significant impact and most extensive services and initiatives are felt in the Gateway Cities. Of the 14,023 households we served in FY17 through our various activities and programs (as described later in this Community Investment Plan), 8,028, or 57%, were in these five Gateway Cities. This is consistent with the distribution of low-income households across our region.

The first of the two thematic maps below indicate the concentration of poverty in the cities and towns in our service area, while the second depicts the concentration of our services and activities in each municipality.

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<sup>1</sup> Brockton, New Bedford, Fall River, Taunton and Attleboro.





## **Section 2: Involvement of community residents and stakeholders**

Per our bylaws, all board members are elected by the general membership at our public annual meeting, which is typically attended by 100-120 members and supporters from our service area. Nine of our 10 board members live in our service area. The only board member that does not is a low-income former program participant who continues to be committed to Housing Solutions and to our focus on supporting economic mobility among our program participants.

Three of our board members (30%) are low-income, all of whom are graduates of or participants in our Family Self Sufficiency program, which is at the center of our commitment to supporting economic mobility among the families we house. (See attached 2015 Annual Report featuring two of our FSS participants serving on our board.) Another three other board members work for non-profit or public organizations with whom Housing Solutions collaborates and which have as their mission engaging and advancing the interests of low-income people and people of color.

We hold our annual membership meeting every fall. In addition to conducting the annual business of the organization – electing board members, amending bylaws, etc. – we also have a program and/or speaker that highlights a topic important to our work. Our 2017 Annual Meeting next week will feature Dr. Megan Sandel of Boston Medical Center on the topic of housing as a “prescription” for improved family health. Last year we had a panel about the opportunities and challenges of assisting low-income tenants to move forward economically, and in 2015 Chrystal Kornegay spoke at our annual meeting about her and the governor’s housing priorities.

Beyond the community engagement and accountability associated with the governing of the organization in general, Housing Solutions’ recently completed Strategic Plan, which is the basis for this Community Investment Plan, was developed with significant community input and engagement.

Our Strategic Planning process began in the summer of 2016 with extensive research by management related to demographics and regional trends, in addition to extensive “key informant” interviews and focus groups that included some 65 program participants, municipal officials, community partners, DHCD program managers, and Housing Solutions staff. This included six peer group meetings with a total of 40 participants in our Family Self Sufficiency program. These peer group meetings were instrumental in shaping the second of our Strategic Plan and CIP goals (see Sections 3 through 5) related to supporting economic mobility among the families we have helped to secure stable housing.

The results of this research and these interviews provided the foundation for our board-management retreat on October 22, 2016, at which we agreed upon the Strategic Plan/CIP goals. In subsequent months management staff worked with community partners through one-on-one meetings and with program participants through FSS peer group meetings to develop implementation plans related to each of the goals.

Our Annual Meeting on November 29, 2016, which 100 partners attended, featured a panel discussion focused on “How can we support the families that we house to improve their economic circumstances and prospects?” A board member, who recently graduated from our

FSS program with an escrow of \$24,000, shared the story of her challenging and ultimately successful path to improved economic circumstances. Judy Parks of EmPath shared a description of that agency's model for promoting economic prosperity among low-income families.

Our Strategic Planning process culminated on September 29 of this year when we rolled out the final version of the Strategic Plan at a public meeting attended by approximately 80 supporters, partners and program participants. This rollout has been followed-up by meetings and discussions with partners about how to work together to implement the Strategic Plan and Community Investment Plan, which we know will require collaboration to implement successfully.

We believe the Strategic Plan and the CIP described herein reflect the needs of the region and the unique value that Housing Solutions can bring to that, and we believe it does so largely because of the attention we paid to engaging community residents, agencies and public officials throughout the process.

### *Section 3: Plan Goals*

Our Community Investment Plan consists of the following four goals:

#### **Goal #1: Continue strengthening our administration and the impact of the housing programs we operate through contracts with DHCD.**

Providing access to housing and related services to residents of Southeastern Mass. is the cornerstone of our work. We do so by managing an array of housing programs in partnership with DHCD, through which we annually assist approximately 14,000 households to secure or retain stable housing. This partnership allows us to coordinate services well and to be a one-stop source for those who need housing information, assistance, or other resources. It is a partnership we value and remain committed to because it is indispensable to our ability to fulfill our Housing Solutions mission and to meet the growing and diverse needs of the region's residents.

#### **Goal #2: Expand and improve Housing Solutions' family economic opportunity programs and practices.**

Our big-picture goal is to help the people we serve realize that stable housing can be a steppingstone to economic security. We refer to this as our "changing lives agenda." Accomplishing this goal starts with understanding key challenges low-income people face. We work to ensure that the families we serve have decent, safe and affordable housing because having a stable place to call home is essential to individual and family wellbeing. We know that without a secure home, it is almost impossible to climb to a higher rung on the economic ladder. But we are also aware that crossing that threshold does not solve the underlying problem: too many households are unable to earn enough, even with a housing subsidy, to support real stability, and a shot at achieving a middle class way of life.

Our mission to change people's lives finds its fullest expression in our Family Self Sufficiency Program. For participants, the program provides real incentives to build critical skills, increase

earnings, and save money—the essentials to becoming economically secure and self-sufficient. In addition to growing and strengthening our FSS program, we are committed to implementing aspects of the program into our other housing services programs and with some of the residents of 392 affordable units that we own and operate.

**Goal #3: Expand the Supply of Affordable Housing**

Our CIP strategy also focuses on increasing the supply of the affordable housing in our region. Housing affordability is an issue across Southeastern Massachusetts, particularly for low and moderate-income households. Anti-growth sentiments in the region in the form of restrictive zoning and resistance to multi-family housing – particularly developments with affordable units – has contributed to the limited supply and high cost of housing. These phenomena severely limit the options available to low-income residents, even those fortunate enough to have rental subsidies. Therefore, as part of this CIP we commit ourselves to increasing the supply of affordable housing in order to *open doors* for low-income residents of the region.

We will accomplish this both by developing affordable housing on our own and in partnership with others and by advocating for expanded housing opportunities for low and moderate-income residents in the region. Affordable housing development is one of our core competencies. Since 1982, when we developed our first multi-unit rental property, we have developed – and still own and operate – 392 apartments in 22 separate developments. We will work with cities and towns in Southeastern Massachusetts, some of which have Community Preservation Act funds to support affordable housing. We will also enlist the support of local residents to break through the barriers that too frequently hold back new affordable housing development. To that end, Housing Solutions' Executive Director participated actively in the South Shore Chamber of Commerce's regional housing planning process that resulted in a well-received report advocating for the creation of 40,000 new housing units in the region by 2030.

**4. Strengthen Housing Solutions' organizational capacity to successfully pursue its mission.**

The programs we operate make a powerful difference people's lives and the first three goals of this CIP are critically important to the region's future and to the future prospects of residents with limited economic means. Our ability to deliver on these depends on strengthening our organizational capacity. This will require expanding and diversifying our funding. In addition to program-restricted funding for the *changing lives* agenda, Housing Solutions needs to develop recurring sources of unrestricted revenue to support the cost of core organizational functions. In addition to growing our foundation fundraising, which is a supplemental source of time-limited and restricted funding, we need to build our capacity to raise unrestricted funds from the community at large. An allocation of Community Investment Tax Credit (CITC) will be instrumental to these efforts

*Section 4: Activities to be undertaken*

*Section 5: How success will be measured and/or evaluated (combined response)*

The chart below includes information both about Activities (Sect. 4) and Evaluation (Sect. 5). The activities and evaluation steps associated with our four CIP goals were developed by our

Management Team in conjunction with our board's Strategic Planning Committee. These were then approved by our board this summer as part of their approval of our Strategic Plan. Earlier this week, the board again approved this in the form of this Community Investment Plan.

In several places in the chart below reference is made to reporting to the board and/or management team as part of the evaluation process. On every board meeting agenda (every other month) Senior Managers report to the board on our progress in carrying out these activities and towards realizing the CIP/Strategic Planning goals. The chart below is the tool we use to report this information. Changes to the chart will be made periodically as circumstances require and as approved by the board.

<b>Goal #1: Continue strengthening our administration and the impact of the housing programs we operate through contracts with DHCD.</b>	
<b>A. Performance management</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Develop performance metrics and reports.</li> <li>2. Develop protocol to review metrics on fixed schedules w/board and management to drive improvements.</li> </ol>	<ul style="list-style-type: none"> <li>• Track performance metrics against established goals.</li> <li>• Report results to board.</li> </ul>
<b>B. Business Process Improvement for improved customer service and impact in all program areas</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Identify bottlenecks + inefficiencies and devise plans to address.</li> <li>2. Develop QC screening plan.</li> <li>3. Maintain program performance w/in the top 1/3<sup>rd</sup> of regional housing agencies by all DHCD measures.</li> </ol>	<ul style="list-style-type: none"> <li>• Measure turnaround time on the allocation of housing resources and services through monitoring of established metrics.</li> <li>• Track # of people served by each housing program.</li> <li>• Measure impact of assistance provided based on established metrics for each program (e.g. length of time stable housing was maintained, income increase enabled by stable housing, # of homebuyer class participants who bought homes, etc.)</li> <li>• Where data exists for other Regional Housing agencies, monitor relative program administration status.</li> </ul>
<b>Goal #2: Expand and improve Housing Solutions' family economic opportunity programs and practices.</b>	
<b>A. Create professional development opportunities to build the knowledge and skills staff need to advance the changing lives agenda.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Form interdepartmental "best practice" economic mobility team and meet w/organizations that are leaders in this area including: <ul style="list-style-type: none"> <li>• EmPath</li> <li>• ROCA</li> <li>• CONNECT – Chelsea</li> <li>• The Corp. for Enterprise Development (CFED)</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• Track # of organizations for which Best Practice research +/- or site visits have taken place.</li> <li>• Track # of employees and board members who've participated in research.</li> <li>• Assure that written report(s) re. Best Practice research is shared with staff and board.</li> </ul>

<b>B. Form a team to explore strategies for expanding and strengthening the FSS program.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Research FSS expansion feasibility, including influencing DHCD's MTW plan.</li> <li>2. Determine staffing requirements and seek funding.</li> <li>3. Set enrollment and outcome goals.</li> </ol>	<ul style="list-style-type: none"> <li>• Produce written report to board and Management Team re. the feasibility of growing the FSS program and setting growth goals accordingly.</li> </ul>
<b>C. Evolve professional practices that support an agency-wide customer service orientation focused on family wellbeing and economic mobility.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Provide various Trainings:               <ul style="list-style-type: none"> <li>- Supervisor Training</li> <li>- Agency-wide trauma-informed service delivery and customer service training</li> <li>- Staff Retreat to inform staff of Housing Solution's programs.</li> <li>- Motivational interviewing and coaching training for select staff</li> <li>- Change management training</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• Have trainings taken place or been scheduled? (Supervisor and trauma trainings have already taken place.)</li> <li>• Collect evaluations from participants and incorporate feedback into follow-up training.</li> </ul>
<b>D. Explore interest among regional organizations in forming a Bristol-Plymouth Family Assistance Network.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Draft a concept paper describing rationale for the network.</li> <li>2. Meet 1-on-1 w/agency leaders to discuss a concept paper w/aim of spawning a collective impact initiative.</li> <li>3. If a core group coalesces, convene planning meetings to launch.</li> </ol>	<ul style="list-style-type: none"> <li>• Has concept paper been drafted and circulated to board and management team?</li> <li>• Jointly develop list of stakeholders with whom collective impact efforts will be discussed and report to board and managers on those meetings.</li> <li>• Determine and report as to whether there is sufficient organizational capacity and regional interest to launch collective effort.</li> </ul>

<b>Goal #3: Expand the Supply of Affordable Housing</b>	
<b>A. Resume affordable housing production.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Develop MoU w/NeighborWorks So. MA re. collaboration re. affordable housing development.</li> <li>2. Pursue Taunton, Brockton and Kingston opportunities.</li> <li>3. Outreach to communities with Community Preservation Act funds.</li> </ol>	<ul style="list-style-type: none"> <li>• Has MoU w/NWSM been completed and implemented? Report to board.</li> <li>• Track tangible project milestones (e.g. permits secured, secured pre-development funds, applied for state funds, etc.).</li> <li>• Develop prioritized list of municipalities and track those w/which we have made contact w/results and next steps.</li> </ul>

<b>B. Build a constituency to support affordable housing production.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Participate in So. Shore CoC Housing Task Force efforts to influence recommendations re. need for affordable housing.</li> <li>2. Pursue additional opportunities to highlight the need for affordable housing with opinion leaders through op-eds and seeking to place feature stories that highlight our "opening doors, changing lives" vision.</li> <li>3. Identify + build relationship w/a few religious congregations w/a mission interest in housing and homelessness.</li> </ol>	<ul style="list-style-type: none"> <li>• Report to board and managers the results and activities of the Chamber's Housing Task Force.</li> <li>• Annually track and report on media coverage cultivated by our efforts.</li> <li>• Develop prioritized list of congregations and track those w/which we have made contact w/results and next steps.</li> </ul>
<b>C. Increase the supply of rental units available to voucher holders.</b>	
<b>Activity</b>	<b>Evaluation</b>
<p>Outreach to large landlords to make well-managed units available to Section 8 voucher holders.</p>	<ul style="list-style-type: none"> <li>• Develop prioritized list of developers and landlords - track those w/which we have made contact w/results and next steps.</li> </ul>

<b>Goal #4: Strengthen Housing Solutions' organizational capacity to successfully pursue its mission.</b>	
<b>A. Augment and diversify revenue by securing unrestricted and recurring sources.</b>	
<b>Activity</b>	<b>Evaluation</b>
<ol style="list-style-type: none"> <li>1. Apply for an allocation of CITC.</li> <li>2. Explore how other CDCs have used CITC to build individual and corporate fundraising capacity.</li> <li>3. Prepare grant proposals to fund initiatives identified in this strategic plan.</li> <li>4. Form a fundraising committee of the board and begin to build fundraising as one of the board's functions.</li> <li>5. Identify and engage a fundraising and/or grant-writing consultant.</li> </ol>	<ul style="list-style-type: none"> <li>• Track and report to board and managers on progress on all these steps.</li> <li>• Annually develop a list of foundation and corporate grants to be targeted. Report to board and managers quarterly on results.</li> </ul>
<p><b>B. Develop a long-term plan to prioritize investments to strengthen core management and administrative functions (e.g. human resources, and deputy director/COO)</b></p>	<ul style="list-style-type: none"> <li>• Report from Finance Committee on this is scheduled for the summer of 2018. Agree on and pursue follow-up steps</li> </ul>

**Section 6: Collaborative efforts to support implementation**

Housing Solutions' has a long track record of working effectively with partners in the region and within state government. Our accomplishments related to housing development, housing services and policy advocacy have all depended heavily on close partnerships. Likewise, the ambitious goals spelled out in this Community Investment Plan each depend on collaboration, as described below:

1. Partnerships to Strengthen Housing Services Programs

**DHCD:** Housing Solutions administers a wide variety of housing services and subsidy programs through contracts with DHCD. The two agencies have a joint interest in the continued success and improved impact of these programs and will continue to work closely together to assure that we meet program goals.

**Community-based Partners:** Housing Solutions has played a leadership role in perhaps the most effective housing and homeless regional network in the state. Along with Fr. Bill's & MainSpring, JRI, Catholic Social Services, Quincy Community Action and local United Ways, Housing Solutions has housed 1000 formerly homeless families annually since 2013, more than any other region in the state. With some of these same partners we also assist approximately 350 families who are at risk of homelessness to remain stably housed.

**Regional Housing Network:** Housing Solutions works closely with our fellow regional housing agencies to share best practices related to the array of state-funded housing programs these agencies operate.

2. Partnerships to Expand Family Economic Opportunities

**Sec Jobs for Progress and Fr. Bill's & MainSpring:** Housing Solutions provided funding and helped raise additional funds to launch highly successful Secure Jobs initiatives at these two agencies. These programs have assisted approximately 600 formerly homeless families to secure employment and increase their income over the last five years. We will continue supporting these initiatives and connecting families that we house with these services to enable them to move forward economically.

**Local Community Colleges and Universities:** Our *changing lives agenda* focuses heavily on education as a pathway out of poverty. As such, we have cultivated strong relationships with community colleges and universities in our region. Most notable among these are Massasoit Community College and Bridgewater State University. Massasoit's Choices Program helps adult learners, including several of our Family Self Sufficiency program participants, navigate and persist towards degrees. We are now working closely with Bridgewater State to enable some of our FSS participants to transition from Massasoit into BA programs at Bridgewater.

3. Partnerships to Increase and Develop Affordable Housing

**NeighborWorks Southern Mass.:** We have formed a strong partnership with NeighborWorks in several areas in recent years. We share an office in New Bedford from which we offer complementary housing services. We have raised funds jointly to support our respective foreclosure counseling work. More recently we have begun to work together to pursue affordable housing development opportunities. We and NeighborWorks currently have a 2-acre site under agreement in Taunton with a plan to develop 40 affordable elderly apartments. We are also jointly pursuing two city-owned sites in Brockton for affordable housing.

**Municipal Governments and Local Housing Trusts:** Housing Solutions has a long track record of working effectively and collaboratively with local resident groups and municipalities in our region to increase affordable housing opportunities. We are

currently working most closely with city officials in Taunton and Brockton and with town officials and the Housing Trust in Kingston. It's likely that two or three of these partnerships will yield affordable housing developments in the coming years.

**Private Housing Developers and Managers:** There are several thousand units of privately owned and managed affordable housing in our region – some located in opportunity communities with good public schools and other amenities. These can represent great opportunities for the individuals and families we assist through our various housing subsidy and service programs. We will work to strengthen our relationship with the owners and managers of these properties towards opening up opportunities for our constituents live in these properties.

**Religious Congregations:** We will need allies in suburban communities if we are to break through local resistance to affordable housing. Congregations with a strong social mission – like the Scituate Unitarian Church that was instrumental in the founding of our organization – can be a powerful counter-balance to local opposition. We will work to forge relationships with these congregations.

**South Shore Chamber of Commerce:** Thanks to the leadership of the South Shore Chamber of Commerce, the region's business community could emerge as an important ally in our efforts to expand housing opportunities in the Southeastern Mass. Housing Solutions' Executive Director participated in a housing task force that produced a report that called for the development of 44,000 new housing units by 2030 as part of the Chamber's economic development plan. To accomplish that the report called for the kinds of zoning reform that affordable housing advocates have been calling for in recent years. The Chamber's initiative, with Housing Solutions participation, provides momentum to these efforts.

#### 4. Partnerships to Strengthen Organizational Capacity

**Regional Banks:** Housing Solutions has earned consistent financial support from local banks both for the organization and for our housing developments. We need to ramp this up if we are to have the resources to implement the ambitious agenda spelled out in this Community Investment Plan.

**Religious and Civic Organizations:** Some of the same organizations who we will cultivate to support expanded housing opportunities may also be a source of financial support for our work.

### *Section 7: Integration of activities/consistency with community strategy and vision*

Our Community Investment Plan is well aligned with several significant statewide and regional community development plans. This is particularly the case with our emphasis on supporting economic mobility among the people we house (Goal #2). DHCD and other state agencies have prioritized anti-poverty initiatives, which believe require a component to assure stable housing for participants. DHCD is in the process of developing an economic prosperity plan for the thousands of households served by their various programs. We see similar emphasis and momentum among our regional housing organizational colleagues and at various organizations within our regions.

As for our emphasis on expanding affordable housing opportunities (Goal #3), the voice of the business community has been added to the chorus of housing advocates, the Baker Administration and others in calling for substantial housing development for people of all incomes.

Finally, our emphasis on effective housing services and administration of housing assistance (Goal #1) is an integral component of the State's "housing first" approach to addressing homelessness. Across all sectors there is a growing appreciation that stable housing is the foundation for strong families, healthy communities and vital regional economies.

Despite this growing consensus, we still face significant "headwind", particularly at the local level, to our CIP goals. In particular, towns and Gateway Cities in our region (and elsewhere) generally oppose affordable housing in their communities. These challenges make a coherent and well executed Community Investment Plan particularly critical in our region.

### *Section 8: **Financing strategy***

While the goals in our Community Investment Plan are ambitious, we are not starting from scratch. As Section 9 describes, Housing Solutions has a long and successful track record with all the components of our CIP.

Our impressive track record speaks to our effectiveness at funding our various program and project initiatives. Our housing service programs (Goal #1) have been largely funded through subcontracts with DHCD, with additional funding from private sources. This funding ultimately depends on our effective administration of these programs, to which we re-commit ourselves in this CIP. On a smaller scale we have secured funding for our economic mobility programs (Goal #2) with a mix of public and private funds.

Related to our housing development goal (Goal #3), we have demonstrated the necessary creativity, persistence and sophistication to finance a 392-unit housing portfolio that is worth approximately \$100 million. In addition, we have operated these properties profitably over the eight years since the organization transitioned to a new senior leadership team in 2009. We are also off to a good start on a proposed 40-unit affordable elderly project in Taunton that we are pursuing in partnership with NeighborWorks Southern Mass. Later this month we will be submitting a pre-application for the project in DHCD's rental funding round and expect to secure a commitment of predevelopment funds from CEDAC for the project.

Notwithstanding our track record at securing funding for our programs and projects, the last of our four goals – building our financial and organizational capacity – explicitly acknowledges that implementation of our CIP will require a commitment and strategy related to expanding and diversifying our financial resources. A CITC allocation will be a valuable tool and catalyst toward this end.

Our annual fundraising totals have increased in each of the last three years as we have devoted more senior level staff attention to it. As part of our Strategic Plan the board has committed itself and the organization as a whole to fundraising. The board has formed a fundraising committee

and has built into the budget funds to hire a resource development consultant who will work with the board and senior management to develop a strategy to expand our donor base through events, individual donor cultivation, corporate and bank partnerships, and foundation grants, all within the context of the opportunity and momentum that a CITC allocation will create.

As indicated above, we have begun working with CEDAC to fund our recently re-initiated housing development activity. We have also had preliminary conversations with the Life Initiative and local bank partners about acquisition financing we will need to acquire properties while we work through the lengthy process of securing project financing. We attribute the positive response we have received so far to an understanding among affordable lenders that Southeastern Mass. needs Housing Solutions to be “part of the solution” when it comes to increasing housing opportunities in the region. The fact that we are pursuing some of these opportunities with NeighborWorks Southern Mass. has also been well received.

### ***Section 9: History, Track Record and Sustainable Development***

#### **Track Record for Financing and Implementing Proposed Activities:**

Since 1970 Housing Solutions for Southeastern Mass., formerly South Shore Housing, has helped low- and moderate-income families and individuals secure affordable housing and use that housing as a foundation for improving their economic stability and wellbeing. Since its founding, Housing Solutions has evolved from a volunteer organization focused on rehabbing a small number of homes to a full-service housing organization with 56 employees and a nearly \$5 million operating budget.

Since 1974 Housing Solutions has contracted with the State's Department of Housing and Community Development (DHCD) to administer state and federal rental subsidies. This program has grown from 41 units in Plymouth County to approximately 2,300 vouchers in both Plymouth and Bristol counties.

As the agency grew it also expanded its programs beyond the rental assistance programs to include a full range of housing service programs, many in conjunction with and funding from DHCD. These programs are the basis for the first goal in our CIP. Through our Housing Consumer Education Center, we assist approximately 10,000 households annually through housing counseling and technical assistance to aspiring first-time homebuyers, people faced with foreclosure, families searching for affordable housing, and landlords. Housing Solutions also runs DHCD's HomeBASE program for Plymouth and Bristol counties, through which Housing Solutions and its partners have housed over 5,000 formerly homeless families since 2012.

In recent years we have had good success at launching economic mobility initiatives for the people we serve through these housing programs. Our successful Family Self-Sufficiency Program for Section 8 tenants and our involvement in two effective Secure Jobs Initiatives for formerly homeless families have given us strong momentum related to the economic independence focus of our CIP goals (Goals #2).

Finally, Housing Solutions has been active and effective in the development of affordable housing. Over the last 30 years, Housing Solutions has developed over 500 affordable units, including 392 apartments that we continue to own and operate. These projects include developments for families, the elderly, and people with disabilities. Housing Solutions recently completed the refinance, resyndication and renovation of 56 family-sized apartments at Cranberry Manor in Wareham and Carpenter's Glen in Taunton (see photos below). This track record positions us well to implement the third of our CIP goals.



**Cranberry Manor in Wareham consists of 24 affordable 2-bedroom apartments.**



**Carpenter's Glen provides townhouse style affordable housing to 32 families in East Taunton.**

Housing Solutions contracts with HallKeen Management to manage these and other developments in our portfolio.

**Consistency with the Commonwealth's Sustainable Development Principles:**

Housing Solutions' housing development projects and program initiatives are consistent with the State's Sustainable Development Principles in the following respects:

- **Development Project Locations and Siting:** Despite a poor mass transit infrastructure and low population density in much of our service area, well over half of the apartments in our housing portfolio are located within walking distance to business districts and public transportation lines. To avoid concentrating poverty, we have pursued and seen through development projects in suburbs with more limited public transportation. However, even in these communities we have had some success developing sites near regional bus lines. Nearly all of our developments, even those in suburban locations, either have apartments in one building or concentrate the units in a relatively small portion of the site, leaving wooded and natural areas intact.
- **Green Development Practices:** Approximately 200 of the 392 apartments in our portfolio are redevelopments of projects that were either abandoned or in financial and physical distressed when Housing Solutions/South Shore Housing acquired and redeveloped them. In addition, every project we have developed has exceeded DHCD's energy efficiency standards.
- **Green Property Management Practices:** HallKeen, our property manager, is dedicated to building a more sustainable future for our portfolio and the other projects they manage. Through implementing environmentally sustainable practices, we and HallKeen can improve the overall health and comfort of our residents, while increasing the competitive advantage and securing the long term affordability of our properties. We are committed to the principles of *Reduce, Reuse, and Recycle*. We strive to conserve energy, water, and other natural resources. To that end, HallKeen purchases and uses environmentally preferable products in all aspects of their business. Our and HallKeen's green initiatives include enacting recycling programs at all of our developments; office resource reduction (cutting down on paper usage, printing double sided, not carrying disposable cups, plates, etc.); electronics waste recycling; requesting annual energy audits and implementing any recommendations; purchasing Energy Star options for all lighting, appliances, electronics, boilers, windows, doors, etc.; implementing water reduction measures (low flow aerators, shower heads, toilets, washing machines); purchasing environmentally preferred products (Green Seal cleaning products, low or no VOC paint, recycled paper products, etc.); educating employees and residents (HallKeen Office Green Guide and HallKeen Resident Green Guide); informing our clients of our Green Policies and our commitment to making our properties more sustainable; forming partnerships with organizations that will help us become more sustainable; and tracking our Green Progress.
- **Renewable Energy:** We have entered into Solar Net Metering Credit contracts with Boston Community Capital at three of our properties (Cranberry Manor – 24 family units in Wareham, New Depot Crossing – 32 family units in Wareham, and Meadowbrook – 40 elderly units in Carver). Our residents at Cranberry Manor and New Depot Crossing

have also been able to benefit from these contracts on their personal accounts, using the excess credits from our accounts to offset their personal account invoices. We are also begun discussions with a solar installation and financing company about installing roof solar systems at our Copley Gardens project in Rockland. We expect to do so there and perhaps and one or two other sites in the spring.

- **Influencing Regional Planning:** Housing Solutions has been active in regional planning efforts that encourage Smart Growth. These include advocating at the local level and in favor of statewide proposals that reform zoning to encourage the development of multi-family housing close to business districts and/or public transportation hubs. The South Shore Chamber of Commerce report referred to previously in this submission and on which Housing Solutions played an important role emphasizes smart growth principals via transit-oriented projects.
- **Housing Service Programs:** We have limited influence through our housing services programs related to where the families we assist choose to live. However, in practice most locate in Gateway Cities so they can have better access to public transportation, jobs and other amenities and services.
- **Housing Inspection:** We inspect approximately 2400 apartments across our region annually as part of our administration of Federal rental subsidies. We inspect to HUD's Housing Quality Standards, which addresses energy efficiency in various ways. Our inspectors advise landlords on how to take advantage of resources and audits available through utility companies across our region.